

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Patrick Aliffi et al. CONFIRMATION NO. 2136
SERIAL NO.: 10/021,468 GROUP ART UNIT: 3621
FILED: October 29, 2001 EXAMINER: Obeid, Mamon A.

**FOR: SYSTEM AND METHOD FOR
FACILITATING
RECIPROCATIVE SMALL
BUSINESS FINANCIAL
INFORMATION EXCHANGES**

**CERTIFICATE OF TRANSMISSION UNDER 37
CFR 1.8**

I hereby certify that this correspondence, together with any correspondence referred to as enclosed or attached, is being electronically filed with United States Patent Office via EFS Web on August 15, 2008.

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Attorney Docket No.: E0019/258247
Date: August 15, 2008

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

In response to the final Office Action mailed March 18, 2008, Attorney for the Applicants submits the enclosed amendments and remarks. Entrance of the amendments and consideration of the appended remarks is kindly requested.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 22 of this paper.

Conclusion begins on page 36 of this paper.